

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/697,114 Confirmation No.: 8439
Filed : October 31, 2003
Applicant : Kight, et al.
Title : **Systems and Methods for Risk Based Determination of a Form
For Debiting an Account of a Payer for a Payment Made to a
Payee on Behalf of the Payer**

Art Unit : 3691
Examiner : Kelly Scaggs Campen

Atty Docket No. : 23952-0042
Customer No. : 72386

DISCLOSURE UNDER 37 C.F.R. § 1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 10/697,114 is related to the following U.S. patent application numbers:

(1) U.S. Patent Application No. 07/736,071 (Filed 7/25/1991)

- Non-Final Office Action mailed 11/4/1992
- Non-Final Office Action mailed 6/28/1993
- Final Office Action mailed 4/1/1994
- Notice of Allowance mailed 9/16/1994

(2) U.S. Patent Application No. 08/372,620 (Filed 1/13/1995)

- (Continuation of U.S. Patent Application No. 07/736,071)
- Non-Final Office Action mailed 9/4/1996
 - Notice of Allowance mailed 3/31/1998

- (3) U.S. Patent Application No. 09/250,663 (Filed 2/16/1999)
 - (Continuation of U.S. Patent Application No. 08/372,620)
 - Non-Final Office Action mailed 9/29/1999
 - Final Office Action mailed 6/20/2000

- (4) U.S. Patent Application No. 09/250,675 (Filed 2/16/1999)
 - (Continuation of U.S. Patent Application No. 08/372,620)

- (5) U.S. Patent Application No. 09/250,711 (Filed 2/16/1999)
 - (Continuation of U.S. Patent Application No. 08/372,620)
 - Non-Final Office Action mailed 9/29/1999
 - Final Office Action mailed 7/7/2000
 - Advisory Action mailed 9/28/2000
 - Non-Final Office Action mailed 2/27/2001
 - Non-Final Office Action mailed 8/8/2001
 - Final Office Action mailed 10/8/2002
 - Non-Final Office Action mailed 5/23/2003
 - Examiner's Answer to Appeal Brief mailed 2/11/2004

- (6) U.S. Patent Application No. 09/540,011 (Filed 3/31/2000)
 - (Continuation of U.S. Patent Application No. 09/250,675)
 - Non-Final Office Action mailed 7/29/2002
 - Final Office Action mailed 2/12/2003
 - Advisory Action mailed 5/9/2003
 - Advisory Action mailed 10/1/2003
 - Non-Final Office Action mailed 1/2/2004
 - Final Office Action mailed 6/24/2004
 - Advisory Action mailed 11/5/2004

- Examiner's Answer to Appeal Brief mailed 1/27/2005
- Examiner's Answer to Appeal Brief mailed 2/28/2006
- Notice of Allowance mailed 4/12/2007

- (7) U.S. Patent Application No. 09/540,900 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 2/23/2006
 - Non-Final Office Action mailed 9/9/2004
 - Final Office Action mailed 3/23/2005
 - Non-Final Office Action mailed 6/17/2005
 - Final Office Action mailed 2/28/2006
 - Non-Final Office Action mailed 8/8/2006
 - Final Office Action mailed 5/7/2007

- (8) U.S. Patent Application No. 09/540,948 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 6/19/2003
 - Non-Final Office Action mailed 9/22/2003
 - Non-Final Office Action mailed 1/13/2004
 - Non-Final Office Action mailed 11/9/2004
 - Final Office Action mailed 5/17/2005
 - Non-Final Office Action mailed 11/3/2005

- (9) U.S. Patent Application No. 09/541,362 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 7/30/2002
 - Final Office Action mailed 2/12/2003
 - Advisory Action mailed 4/28/2003
 - Advisory Action mailed 7/31/2003
 - Examiner's Answer to Appeal Brief mailed 11/7/2003

- BPAI Decision on Appeal mailed 3/7/2005
- Notice of Allowance mailed 4/19/2005
- Non-Final Office Action mailed 9/20/2005

- (10) U.S. Patent Application No. 09/542,109 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 08/372,620)
- Non-Final Office Action mailed 7/29/2002
 - Final Office Action mailed 2/28/2003
 - Advisory Action mailed 6/3/2003
 - Advisory Action mailed 7/15/2003
 - Examiner's Answer to Appeal Brief mailed 11/19/2003
 - BPAI Decision on Appeal mailed 11/30/2004
 - Final Office Action mailed 4/13/05
 - Notice of Allowance mailed 6/23/2005
 - Notice of Allowance mailed 12/27/2005
 - Non-Final Office Action mailed 5/30/2006
 - Notice of Allowance mailed 1/4/2007

- (11) U.S. Patent Application No. 09/877,192 (Filed 6/11/2001)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 8/9/2004
 - Non-Final Office Action mailed 4/6/2005
 - Notice of Allowance mailed 11/22/2005
 - Notice of Allowance mailed 5/22/2006

- (12) U.S. Patent Application No. 09/999,903 (Filed 12/26/2001)
(Continuation of U.S. Patent Application No. 09/250,711)

- (13) U.S. Patent Application No. 10/025,897 (Filed 12/26/2001)
(Continuation of U.S. Patent Application No. 09/250,711)
- Non-Final Office Action mailed 12/13/2007
- (14) U.S. Patent Application No. 10/234,181 (Filed 9/5/2002)
(Continuation-in-Part of U.S. Patent Application No. 09/540,011)
- Non-Final Office Action mailed 12/5/2005
- (15) U.S. Patent Application No. 10/697,288 (Filed 10/31/2003)
(Continuation of U.S. Patent Application No. 09/250,711)

These Office Actions, Advisory Opinions, Examiner's Answers to Appeal Briefs, and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

The citation of this information does not constitute an admission or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise. The citation of this information is made to ensure the Examiner is aware of and considers the prosecution history associated with these related patent applications and patents.

Respectfully submitted,



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